

110TH CONGRESS
1ST SESSION

H. RES. 94

A resolution supporting the goals and ideals of National Consumer Protection Week.

IN THE HOUSE OF REPRESENTATIVES

JANUARY 24, 2007

Mr. HINOJOSA (for himself and Mrs. BIGGERT) submitted the following resolution; which was referred to the Committee on Energy and Commerce

RESOLUTION

A resolution supporting the goals and ideals of National Consumer Protection Week.

Whereas informed consumers are better equipped to see through frauds and deceptions, whether they take the form of questionable claims in an advertisement, offers that come in the mail or e-mail, or schemes designed to appear to be risk-free;

Whereas the Federal Government provides many educational resources and programs to help people protect themselves against fraud by supplying them with information about their options in the marketplace;

Whereas the Federal Trade Commission and more than 100 other Federal agencies have collaborated on a website, www.consumer.gov, which provides helpful information

ranging from how credit ratings work to how to buy a new home;

Whereas the Federal Trade Commission has prepared a collection of easy-to-use materials to enable anyone, regardless of their existing knowledge about identity theft, to learn about and inform others about how to protect themselves against this serious crime;

Whereas consumers can find practical tips from National Consumer Protection Week partner organizations about how to make well-informed purchase decisions, avoid scams, protect their personal information, and file a complaint online at www.consumer.gov/ncpw;

Whereas, by gathering and sharing information, consumers and their friends and families can be more confident, savvy, and safe in the marketplace;

Whereas expanding access to information about financial services provides individuals with lower-cost and safer options for managing finances and building wealth, and is likely to reduce predatory lending;

Whereas a 2005 report by the Comptroller General entitled “Credit Reporting Literacy” supports educational efforts to increase consumers’ understanding of the credit reporting process and suggests that such efforts target those areas in which consumers’ knowledge is weakest, including populations with less education, lower incomes, and less experience obtaining credit; and

Whereas public, community-based, and private sector organizations throughout the United States are working to increase financial literacy rates and consumer protection for people of all ages and walks of life through a range of outreach efforts, including media campaigns, websites,

and one-on-one counseling for individuals: Now, therefore, be it

1 *Resolved*, That the House of Representatives—

2 (1) supports the goals and ideals of the Ninth
3 Annual National Consumer Protection Week, includ-
4 ing raising public awareness about the importance of
5 consumer protection;

6 (2) requests that the President issue a procla-
7 mation calling on the Federal Government, States,
8 localities, schools, nonprofit organizations, busi-
9 nesses, other entities, and the people of the United
10 States to observe the week with appropriate pro-
11 grams and activities with the goal of increasing pro-
12 tection for consumers of all ages and walks of life;
13 and

14 (3) encourages people across the Nation to take
15 advantage of the wealth of consumer protection in-
16 formation that can enhance confidence in the mar-
17 ketplace.

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